

PTO/SB/21 (05-03)

Approved for use through 04/30/2003, OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL
FORM

(to be used for all correspondence after initial filing)

		Application Number	09/506,717
		Filing Date	02/18/2000
		First Named Inventor	Harold E. Helson
		Art Unit	1631
		Examiner Name	Marschel, Ardin H.
Total Number of Pages in This Submission	12	Attorney Docket Number	103544.127

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input checked="" type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		

FAX received
6/30/03, AM

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Jason A. Reyes Hale and Dorr LLP 60 State Street, Boston, MA 02109	Registration No. 41,513
Signature	<i>Jason A. Reyes</i>	
Date	06/30/2003	

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name	Rochelle Harper Greenidge		
Signature	<i>Rochelle Harper Greenidge</i>	Date	06/30/2003

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

PTO/SB/07 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control Number.

Re: U.S. Patent Application No. 09/506,717 filed 02/18/2000
 Title: DERIVING FIXED BOND INFORMATION
 Inventor: Harold E. Helson
 Examiner: Marschel, Ardin H. - Group Art Unit: 1631
 Attorney Docket No.:103544.127

Certificate of Transmission under 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office to:

Fax No. (703) 746-4991

on June 30, 2003
 Date

Rochelle Harper Greenidge
 Signature

Rochelle Harper Greenidge
 Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

<u>Document</u>	<u>No.</u>
<u>Pgs.</u>	
Transmittal Form	1
Amendment And Response To Final Office Action	11

**Total Number of Pages attached (excluding this
 Certificate of Transmission)**

12

BURDEN STATEMENT: This form is estimated to take 0.03 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

BOSTON 1694343v1

Received from <16175265000> at 6/30/03 11:54:54 AM [Eastern Daylight Time]

PATENT
Attorney Docket No. 103544.127

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Harold E. Helson

Serial No.: 09/506,717 Group Art Unit: 1631

Filed: February 18, 2000 Examiner: Marschel, Ardin H.

Title: DERIVING FIXED BOND INFORMATION

CERTIFICATE OF TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the Commissioner for Patents, United States Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450 to Fax No. 703 746-4991 on June 30, 2003.

Rochelle Harper Greenidge
Rochelle Harper Greenidge

Rochelle Harper Greenidge

Commissioner for Patents
United States Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This is in response to the final office action dated April 23, 2003 for which a reply is due to be filed with the U.S. Patent and Trademark Office on or before July 23, 2003. This Amendment and Response To Final Office Action is being timely filed on Monday, June 30, 2003.

Please amend the application as follows:

In the claims:

Please cancel claims 1-4, amend claims 5-12, 15-18, and add new claims 19-21 as shown in the attached clean and marked forms of the pages showing the claims as now pending, pursuant to 37 C.F.R. 1.121(b).

BOSTON 1693168VI